

**Information to identify the case:**

Debtor 1	<u>Angelo U. Crocco</u>	Social Security number or ITIN	xxx-xx-5134
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-15787-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angelo U. Crocco

8/7/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Angelo U. Crocco  
DebtorCase No. 20-15787-CMG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 24

Date Rcvd: Aug 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2020.

db +Angelo U. Crocco, 123 McKinley Avenue, Laurence Harbor, NJ 08879-2840

518810276 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance Corp, 201 Little Falls Drive, Wilmington, DE 19808)

518810280 Celentano, Stadtmauer & Walentowicz, LLP, PO Box 2594, Clifton, NJ 07015-2594

518810281 +Hayt, Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2279

518810282 +LVNV Funding LLC, Att: Stenger & Stenger, PC, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458

518810285 Midland Funding, Att: Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

518810290 +Sprint, Att: Enhanced Recovery Co. LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412

518810291 +Synergetic Communication, Inc., 5450 N.W. Central #220, Houston, TX 77092-2061

518810292 +T-Mobile, Att: Convergent, PO Box 9004, Renton, WA 98057-9004

518810294 +Verizon Wireless, Att: Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303-2198

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QTJORR.COM Aug 08 2020 04:13:00 Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2020 01:19:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 08 2020 01:19:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518810277 +E-mail/Text: bankruptcyletters@hackensackmeridian.org Aug 08 2020 01:19:52 Bayshore Community Hospital, 727 N Beers Street, Holmdel, NJ 07733-1598

518810278 +EDI: TSYS2.COM Aug 08 2020 04:13:00 Bloomingdale's, P.O. Box 8066, Mason, OH 45040-8066

518810279 EDI: CAPITALONE.COM Aug 08 2020 04:13:00 Capital One, Bankruptcy Department, PO Box 30285, Salt Lake City, UT 84130-0285

518810283 +EDI: TSYS2.COM Aug 08 2020 04:13:00 Macy's, Att: Bankruptcy Dept., PO Box 8053, Mason, OH 45040-8053

518810284 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 08 2020 01:14:13 Merrick Bank, Cardworks Servicing, PO Box 9201, Old Bethpage, NY 11804-9001

518810287 +EDI: NAVIENTFFKASMSERV.COM Aug 08 2020 04:13:00 Navient, PO Box 9635, Wilkes-Barre, PA 18773-9635

518810288 EDI: PRA.COM Aug 08 2020 04:13:00 Portfolio Recovery Associates, 140 Corporate Blvd., Norfolk, VA 23502

518810289 +EDI: CCS.COM Aug 08 2020 04:13:00 Progressive Auto Insurance, Att: Credit Collect Service, PO Box 607, Norwood, MA 02062-0607

518811751 +EDI: RMSC.COM Aug 08 2020 04:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518810293 EDI: WTRRNBBANK.COM Aug 08 2020 04:13:00 Target, PO Box 1581, Minneapolis, MN 55440-1581

518810295 EDI: WFNNB.COM Aug 08 2020 04:13:00 Victoria's Secret, Att: Bankruptcy Dept., PO Box 182125, Columbus, OH 43218-2125

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518810286\* Midland Funding LLC, Att: Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 24

Date Rcvd: Aug 07, 2020

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2020 at the address(es) listed below:

Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Warren Brumel on behalf of Debtor Angelo U. Crocco wbrumel@keyportlaw.com,  
brumellawecf@gmail.com/wbrumel@keyportlaw.com

TOTAL: 3